

Terms and Conditions of Family Securities Account:

1. Family Securities Account (this "Account") is only applicable to the personal banking securities customers (including both sole-name and joint-name securities accounts) who maintain the securities accounts ("Master Securities Accounts") with Nanyang Commercial Bank, Limited (the "Bank").
2. Customer can open up to 4 additional securities accounts (Family Securities Accounts) in addition to the Master Securities Account and Securities Margin account. Customers are required to provide the information of the family members under separate Family Securities Accounts from time to time as requested by the Bank. The names of the family members will be displayed in the monthly statement and notification letter for identifying relevant investment objectives and needs. The Bank will not or has no responsibility to verify the information of family members provided.
3. Family Securities Accounts are not trust accounts. Any registered information of the family members only serve for identification of the relevant investment objectives and needs. Any person (including but not limited to whose particulars have been registered under the Family Securities Accounts) does not acquire any interests or rights of the relevant Family Securities Accounts or authorization to operate the relevant Family Securities Accounts. The Bank will not disclose any related account information to any registered family members. Customers should be and will be treated as, for all intents and purposes the holder and beneficiary of the Family Securities Accounts.
4. Each Family Securities Account should be operated independently and shall be subject to terms and conditions of the securities account. Any one of the Savings or Current account(s) under the name of Master Securities Account Holder shall be used as the settlement account of Family Securities Accounts, and the Bank will calculate the securities transaction charges (including but not limited to services fee, brokerage fee and taxes) based on the existing fees and charges listed in the fees schedule of the Bank for each Family Securities Account. All securities transaction related to financing service (including but not limited to securities margin services, IPO financing and Secured Overdraft Facility) are not applicable to any Family Securities Accounts. The restriction on Family Securities Accounts will not be added to or affect any operation of the Master Securities Account.
5. Customers can only use the Master Securities Account or any one of the Family Securities Accounts to subscribe for IPO shares. In addition, customers can only use the Master Securities Accounts to apply for IPO financing service.
6. Customers should still maintain the Master Securities Account (under the same name during the entire period of this Services. In the event of the cancellation or termination of the Master Securities Account for any reasons, the Bank will have the right to cancel or terminate the Family Securities Accounts at any time without prior notice.
7. The Bank reserves the rights to amend, suspend or terminate this Services and to amend the relevant terms and conditions at any time at its sole discretion without prior notice.
8. In case of any dispute(s), the decision of the Bank shall be final.
9. In case of any discrepancy(ies) between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.

The prices of securities fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities.